

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Low & Low LLC
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Attorney for the Debtor

In Re:

Angela M. Foster-Williams & Edward T.
Williams

Case No.: 18-22941Judge: RGChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Bank of America,
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):
The debtors would like the opportunity to attach a written opposition.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: March 11, 2020

/s/Angela M. Foster-Williams
Debtor's Signature

Date: March 11, 2020

/s/Edward T. Williams
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Hello Alondra,
I couldn't thank straight.
I do have confirmation #s.

Jan 13, 2020 I call in pymt @ 5:46pm
S/W Melvin. Conf # 5986P. ^{call from home.}

Somehow only \$1,173 was put thru on my
account. I didn't recognize until end of
Jan.

On Feb 6, 2020 a check was called in to
BOA on FEB for \$600 to be apply to JAN
pymt that they (BOA) had made an error.
Check # ~~20620~~

FEB 12, 2020 @ 7:38pm S/W Stephanie from my
son's hospital bed. Call in \$1,774.00 conf # 5924P.

Today March 11, 2020 @ 2:10pm S/W Brittany.
Call in pymt for \$1,773.00 conf # 026P

